

EXAMPLE 8: Married couple, both age 25, with 2 young children at home.

Husband drives 2007 Toyota Solara eight miles to work each way, five days per week. Annual mileage = 12,000. Wife drives 2008 Ford Focus SE six miles to daycare and work each day, five days per week. Annual mileage = 10,000. The husband had an accident one year ago, causing \$2,000 damage to another party. The wife has a speeding ticket (45mph in a 35mph zone).

Company Name	Fargo	Remainder of State	Bismarck/ Mandan	Grand Forks	Minot
Allstate	\$1,074	\$1,022	\$1,324	\$1,012	\$1,032
American Standard	\$1,073	\$1,292/1,322	\$1,274	\$1,193	\$1,260
Center Mutual	\$910	\$799	\$823	\$785	\$838
Garrison Prop & Cas	\$810	\$794	\$734	\$722	\$678
GEICO	\$699	\$936	\$786	\$691	\$798
GEICO Indemnity	\$1,345	\$1,802	\$1,519	\$1,325	\$1,529
Grinnel Mutual	\$1,044	\$1,248	\$1,194	\$1,072	\$1,165
Member Select	\$1,235	\$1,574	\$1,557	\$1,243	\$1,422
Mid Century	\$529	\$576	\$599	\$529	\$595
Nat'l Farmers Union	\$880	\$1,031	\$984	\$871	\$936
Nodak Mutual	\$375	\$512	\$486	\$459	\$495
North Star Mutual	\$753	\$774	\$861	\$742	\$762
Progressive Direct	\$445	\$541	\$534	\$449	\$573
Progressive NW	\$517	\$622	\$619	\$524	\$656
Safeco	\$639	\$755	\$688	\$633	\$652
State Auto	\$989	\$1,342	\$1,097	\$1,033	\$1,212
State Farm Fire	\$879	\$1,138	\$921	\$813	\$1,032
State Farm Mutual	\$714	\$929	\$749	\$661	\$840
USAA	\$459	\$475	\$435	\$434	\$399
USAA Casualty	\$510	\$530	\$485	\$471	\$443
USAA General Ind	\$847	\$836	\$771	\$778	\$711